

Fill in this information to identify your case:

Debtor 1	David R. Ratchford		
	First Name	Middle Name	Last Name
Debtor 2	Patricia A. Ratchford		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number	5-22-02204-HWV (if known)		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	\$ 185,000.00
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 185,000.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 122,295.92
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 307,295.92

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$ 121,601.00
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 121,601.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$ 0.00
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 0.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 133,737.96
		Your total liabilities \$ 255,338.96

Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I)	\$ 4,627.44
	Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 4,627.44
5.	Schedule J: Your Expenses (Official Form 106J)	\$ 4,325.83
	Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 4,325.83

Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?
 No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes
- What kind of debt do you have?
 - Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 - Your debts are not primarily consumer debts. You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information page 1 of 2

Debtor 1 David R. Ratchford
Debtor 2 Patricia A. Ratchford
the court with your other schedules.

Case number (if known) 5-22-02204-HWV

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 7,069.62

9. Copy the following special categories of claims from Part 4, line 6 of **Schedule E/F**:

From Part 4 on **Schedule E/F**, copy the following:

9a. Domestic support obligations (Copy line 6a.)

Total claim

\$ 0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$ 0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ 0.00

9d. Student loans. (Copy line 6f.)

\$ 0.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

\$ 0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

+\$ 0.00

9g. Total. Add lines 9a through 9f.

\$ 0.00

Fill in this information to identify your case and this filing:

Debtor 1

David R. Ratchford

First Name

Middle Name

Last Name

Debtor 2

(Spouse, if filing)

Patricia A. Ratchford

First Name

Middle Name

Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **5-22-02204-HWV**

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

115 Crest Street

Street address, if available, or other description

Harding PA **18643-0000**

City State ZIP Code

Luzerne

County

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$185,000.00

Current value of the portion you own?

\$185,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

Valued per Appraisal performed 12/09/2022

Value less 10% = \$166,500.00

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$185,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

3.1 Make: **Hyundai**
 Model: **Sante Fe**
 Year: **2017**
 Approximate mileage: _____
 Other information:
Valued per KBB

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put
 the amount of any secured claims on Schedule D:
Creditors Who Have Claims Secured by Property.

Current value of the
 entire property? **\$10,726.00** Current value of the
 portion you own? **\$10,726.00**

3.2 Make: **Nissan**
 Model: **Murano**
 Year: **2007**
 Approximate mileage: _____
 Other information:
Vauled per KBB

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put
 the amount of any secured claims on Schedule D:
Creditors Who Have Claims Secured by Property.

Current value of the
 entire property? **\$2,944.00** Current value of the
 portion you own? **\$2,944.00**

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

**5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
 .pages you have attached for Part 2. Write that number here.....=>**

\$13,670.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
 portion you own?
 Do not deduct secured
 claims or exemptions.

6. Household goods and furnishings
Examples: Major appliances, furniture, linens, china, kitchenware
 No
 Yes. Describe.....

Typical Household Goods & Furnishings (See attached list)

\$4,160.00

7. Electronics
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No
 Yes. Describe.....

8. Collectibles of value
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No
 Yes. Describe.....

HOUSEHOLD GOODS AND FURNISHINGS
Name: KAT/1 total

*The estimated value is to be "replacement" value of the item in its present condition and given its age. This is not to be estimated cost to replace with similar new item. This is only a guide. You may also simply prepare a listing without trying to make items fit into this guide. Likewise, if items are not included in this guide, please continue on another sheet.

Room/Description	Estimated Value*
Living Room	
Carpets/Rugs (1)	\$ 50.00
Sofas, Chairs	\$ 250.00
Tables	\$ 75.00
Lamps	\$ 20.00
Pictures/Mirrors/Art/Décor	\$ 15.00
Other furniture (list): <i>sofa-table</i>	\$ 25.00
TVs, Stereos, Electronics <i>TV / DVD</i>	\$ 125.00
Computer, Printer, Accessories	\$ 100.00
Other:	\$ —
Other:	\$ —
Total Living Room	\$ 665.00
Kitchen	
Appliances <i>fridge - stove - dishwasher</i>	\$ 425.00
Small Appliances - <i>coffee pot - toaster oven</i>	\$ 50.00
Table, Chairs	\$ —
Cookware	\$ 25.00
Dishes, Utensils	\$ 10.00
Other:	\$ —
Total Kitchen	\$ 510.00
Dining Room	
Carpet/Rugs (1)	\$ 50.00
Table, Chairs	\$ 50.00
Buffet, Sideboard <i>(Hutch)</i>	\$ 100.00
China, Glassware	\$ —
Silver or Flatware	\$ 5.00
Pictures/Mirrors	\$ —
Other: <i>Accent table</i>	\$ 15.00
Total Dining Room	\$ 220.00
Bedrooms	
Carpet/Rugs	\$ —
Beds (3)	\$ 300.00
Bedding	\$ 5.00
Bureaus, Dressers (5)	\$ 125.00
Pictures/Mirrors	\$ —

Desk, Chairs, Tables	\$ 75.00
TVs, Stereos (2)	\$ 80.00
Computer - <i>LAPTOP - HP</i>	\$ 125.00
Other: <i>Nikestands (3)</i>	\$ 30.00
Other:	\$ —
Total Bedrooms	\$ 240.00
Family Room/Den	
Sofas, Chairs	\$ 100.00
Tables, Chairs	\$ —
Pictures/Mirrors	\$ 25.00
TVs, Stereos (TV)	\$ 75.00
Computer/Printers	\$ —
Games/Instruments	\$ —
Other (list) <i>Acoustic Guitar</i>	\$ 100.00
Other (list) <i>Electric Guitar</i>	\$ 175.00
Total Family Room/Den	\$ 475.00
Garage, Car Port, Shed, Basement, Storage	
Tools - misc. hand tools	\$ 300.00
Lawn Mower \$ 50.00 / <i>Lawn Tractor</i>	\$ 250.00
Grill	\$ 20.00
Lawn Furniture	\$ 25.00
Hobby/Sport Equipment	\$ 0.00
Bikes/Toys	\$ —
Washer/Dryer	\$ 200.00
Decorations	\$ 25.00
Garden Items	\$ —
Freezer	\$ 50.00
Other: <i>Dehumidifier</i>	\$ 75.00
Other:	\$ —
Other: <i>Snow Blower</i>	\$ 200.00
Other:	\$ —
Total Garage, Car Port, Shed, Basement, Storage	\$ 1150.00
Any other "Household" goods	
✓ <i>Rugger handguz</i>	\$ 200.00
✓ <i>Hunting Kit</i> <i>Colt 45 Kelly</i>	\$ 100.00
Total other "Household" goods	\$ 400.00

4160.00

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.....

Used Clothing

\$150.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.....

Wedding Set

\$625.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

Yes. Describe.....

1 Dog

\$10.00

14. Any other personal and household items you did not already list, including any health aids you did not list

No

Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$4,945.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?
Do not deduct secured claims or exemptions.**

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes.....

Cash on Hand

\$200.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes.....

Institution name:

	Checking Acct.		
17.1.	#1013	Vantage Trust Federal Credit Union	\$2,311.45
	Savings Acct.		
17.2.	#1013	Vantage Trustee Federal Credit Union	\$5,604.08
18. Bonds, mutual funds, or publicly traded stocks			
<i>Examples: Bond funds, investment accounts with brokerage firms, money market accounts</i>			
<input checked="" type="checkbox"/> No			
<input type="checkbox"/> Yes.....	Institution or issuer name:		
19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture			
<input checked="" type="checkbox"/> No			
<input checked="" type="checkbox"/> Yes. Give specific information about them.....	Name of entity:	% of ownership:	
	Ratchford Culinary Creations LLC	100	%
			\$14,213.60

20. Government and corporate bonds and other negotiable and non-negotiable instruments		
<i>Negotiable instruments</i> include personal checks, cashiers' checks, promissory notes, and money orders.		
<i>Non-negotiable instruments</i> are those you cannot transfer to someone by signing or delivering them.		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Give specific information about them	Issuer name:	
21. Retirement or pension accounts		
<i>Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans</i>		
<input type="checkbox"/> No		
<input checked="" type="checkbox"/> Yes. List each account separately.	Type of account:	Institution name:
		Thrift Savings Plan (As of 11/10/2022)
		\$81,351.79
	FERS	Unknown

22. Security deposits and prepayments		
<i>Your share of all unused deposits you have made so that you may continue service or use from a company</i>		
<i>Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others</i>		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes.	Institution name or individual:	
23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes.....	Issuer name and description.	
24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.		
<i>26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).</i>		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes.....	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Give specific information about them...		
26. Patents, copyrights, trademarks, trade secrets, and other intellectual property		
<i>Examples: Internet domain names, websites, proceeds from royalties and licensing agreements</i>		
<input checked="" type="checkbox"/> No		

Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them...

Money or property owed to you?

**Current value of the portion you own?
Do not deduct secured claims or exemptions.**

28. Tax refunds owed to you

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**FEGLI Term Life Insurance Policy with
Employer (No cash value)**

\$0.00

**Term Life Insurance Policy with
Northwest (No cash value)**

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No

Yes. Describe each claim.....

35. Any financial assets you did not already list

No

Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$103,680.92

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.
 Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	\$185,000.00
56. Part 2: Total vehicles, line 5	\$13,670.00
57. Part 3: Total personal and household items, line 15	\$4,945.00
58. Part 4: Total financial assets, line 36	\$103,680.92
59. Part 5: Total business-related property, line 45	\$0.00
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00
61. Part 7: Total other property not listed, line 54	\$0.00
62. Total personal property. Add lines 56 through 61...	\$122,295.92
	Copy personal property total \$122,295.92
63. Total of all property on Schedule A/B. Add line 55 + line 62	\$307,295.92

Fill in this information to identify your case:

Debtor 1	David R. Ratchford		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)	Patricia A. Ratchford		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	5-22-02204-HWV		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
115 Crest Street Harding, PA 18643 Luzerne County Valued per Appraisal performed 12/09/2022 Value less 10% = \$166,500.00 Line from <i>Schedule A/B</i> : 1.1	\$185,000.00	<input checked="" type="checkbox"/> \$49,425.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
2017 Hyundai Sante Fe Valued per KBB Line from <i>Schedule A/B</i> : 3.1	\$10,726.00	<input checked="" type="checkbox"/> \$4,450.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
2017 Hyundai Sante Fe Valued per KBB Line from <i>Schedule A/B</i> : 3.1	\$10,726.00	<input checked="" type="checkbox"/> \$1,750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
2007 Nissan Murano Valued per KBB Line from <i>Schedule A/B</i> : 3.2	\$2,944.00	<input checked="" type="checkbox"/> \$1,472.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)

Debtor 1 **David R. Ratchford**
Debtor 2 **Patricia A. Ratchford**

Case number (if known)

5-22-02204-HWV

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
2007 Nissan Murano Vaulted per KBB Line from <i>Schedule A/B</i> : 3.2	\$2,944.00	<input checked="" type="checkbox"/> \$1,472.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Typical Household Goods & Furnishings (See attached list) Line from <i>Schedule A/B</i> : 6.1	\$4,160.00	<input checked="" type="checkbox"/> \$4,160.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Used Clothing Line from <i>Schedule A/B</i> : 11.1	\$150.00	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Wedding Set Line from <i>Schedule A/B</i> : 12.1	\$625.00	<input checked="" type="checkbox"/> \$625.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
1 Dog Line from <i>Schedule A/B</i> : 13.1	\$10.00	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Cash on Hand Line from <i>Schedule A/B</i> : 16.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Checking Acct. #1013: Vantage Trust Federal Credit Union Line from <i>Schedule A/B</i> : 17.1	\$2,311.45	<input checked="" type="checkbox"/> \$2,311.45 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Savings Acct. #1013: Vantage Trustee Federal Credit Union Line from <i>Schedule A/B</i> : 17.2	\$5,604.08	<input checked="" type="checkbox"/> \$2,986.81 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Ratchford Culinary Creations LLC 100 % ownership Line from <i>Schedule A/B</i> : 19.1	\$14,213.60	<input checked="" type="checkbox"/> \$2,800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(6)
Ratchford Culinary Creations LLC 100 % ownership Line from <i>Schedule A/B</i> : 19.1	\$14,213.60	<input checked="" type="checkbox"/> \$604.73 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Thrift Savings Plan (As of 11/10/2022) Line from <i>Schedule A/B</i> : 21.1	\$81,351.79	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)

Debtor 1 **David R. Ratchford**
Debtor 2 **Patricia A. Ratchford**

Case number (if known)

5-22-02204-HWV

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption.</i>	
FERS Line from <i>Schedule A/B</i> : 21.2	Unknown	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
FEGLI Term Life Insurance Policy with Employer (No cash value) Line from <i>Schedule A/B</i> : 31.1	\$0.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(7)
Term Life Insurance Policy with Northwest (No cash value) Line from <i>Schedule A/B</i> : 31.2	\$0.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(7)

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this information to identify your case:

Debtor 1	David R. Ratchford		
	First Name	Middle Name	Last Name
Debtor 2	Patricia A. Ratchford		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number	<u>5-22-02204-HWV</u>		
(if known)			

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

		Column A	Column B	Column C
	Describe the property that secures the claim:	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	New American Funding Creditor's Name	\$117,075.00	\$185,000.00	\$0.00
	115 Crest Street Harding, PA 18643 Luzerne County Valued per Appraisal performed 12/09/2022 Value less 10% = \$166,500.00			
	11001 Lakeline Blvd Austin, TX 78717 Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
		Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____		
	Opened 10/17 Last Date debt was incurred Active 11/22	Last 4 digits of account number 4682		

Debtor 1	David R. Ratchford	Case number (if known)	5-22-02204-HWV
	First Name	Middle Name	Last Name
Debtor 2	Patricia A. Ratchford		
	First Name	Middle Name	Last Name
2.2	Vantage Trst	Describe the property that secures the claim:	\$4,526.00
	Creditor's Name		\$10,726.00
		2017 Hyundai Sante Fe	\$0.00
		Valued per KBB	
<p>Va Medical Ctr Wr Wilkes Barre, PA 18711</p> <p>Number, Street, City, State & Zip Code</p> <p>Who owes the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input checked="" type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset) _____</p>			
<p>Opened 12/28/17</p> <p>Last Active</p> <p>Date debt was incurred 10/05/22 Last 4 digits of account number 0002</p>			

Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$121,601.00

\$121,601.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1	David R. Ratchford		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Patricia A. Ratchford		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	5-22-02204-HWV		

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.

Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	Internal Revenue Service Priority Creditor's Name Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zip Code	Last 4 digits of account number	\$0.00	\$0.00
		When was the debt incurred?		
		As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent		
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated		
	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed		
	<input type="checkbox"/> At least one of the debtors and another	Type of PRIORITY unsecured claim:		
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Domestic support obligations		
	Is the claim subject to offset?	<input checked="" type="checkbox"/> Taxes and certain other debts you owe the government		
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Claims for death or personal injury while you were intoxicated		
	<input type="checkbox"/> Yes	<input type="checkbox"/> Other. Specify _____		

2.2	PA Department of Revenue Priority Creditor's Name Bankruptcy Division PO Box 280946 Harrisburg, PA 17128-0946 Number Street City State Zip Code	Last 4 digits of account number	\$0.00	\$0.00	\$0.00
		When was the debt incurred?			
		As of the date you file, the claim is: Check all that apply			
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
		Type of PRIORITY unsecured claim:			
		<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
	Who incurred the debt? Check one.				
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt				
	Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
2.3	Pa Dept of Labor & Industry Priority Creditor's Name UC Tax Svcs Collection Support Unit 651 Boas Street, Room 702 Harrisburg, PA 17121 Number Street City State Zip Code	Last 4 digits of account number	\$0.00	\$0.00	\$0.00
		When was the debt incurred?			
		As of the date you file, the claim is: Check all that apply			
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
		Type of PRIORITY unsecured claim:			
		<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
	Who incurred the debt? Check one.				
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt				
	Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor 1 **David R. Ratchford**
Debtor 2 **Patricia A. Ratchford**

Case number (if known) **5-22-02204-HWV**

4.1	Bank of America Nonpriority Creditor's Name Attn: Bankruptcy 4909 Savarese Circle Tampa, FL 33634 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 4719 When was the debt incurred? Opened 07/17 Last Active 02/20 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card	\$6,244.00
4.2	Bueaus Investment Group Nonpriority Creditor's Name 650 Dundee Road Suite 370 Northbrook, IL 60062 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 5395 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Account - Boscov's	\$1,539.77
4.3	Capital One Nonpriority Creditor's Name Attn: Bankruptcy P.O. Box 30285 Salt Lake City, UT 84130 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 1272 When was the debt incurred? Opened 06/15 Last Active 06/20 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Lawsuit #MJ-11201-CV-0000151-2021	\$11,637.00

4.4

Capital One

Nonpriority Creditor's Name

Attn: Bankruptcy

P.O. Box 30285

Salt Lake City, UT 84130

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number

8108

\$3,323.00

When was the debt incurred?

Opened 01/12 Last Active 03/20

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed
Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

4.5

Chase Card Services

Nonpriority Creditor's Name

Attn: Bankruptcy

P.O. 15298

Wilmington, DE 19850

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number

1102

\$6,730.00

When was the debt incurred?

Opened 04/18 Last Active 02/20

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed
Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

4.6

Chase Card Services

Nonpriority Creditor's Name

Attn: Bankruptcy

P.O. 15298

Wilmington, DE 19850

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number

1906

\$4,773.00

When was the debt incurred?

Opened 03/14 Last Active 02/20

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed
Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

4.7

Citizens Bank

Nonpriority Creditor's Name

Attn: Bankruptcy

One Citizens Dr

Providence, RI 02903

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number

4438

\$9,262.23

Opened 8/01/18 Last Active 01/20

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Credit Card

Other. Specify **Lawsuit #MJ11201-CV-0000184-2021**

4.8

Citizens BankMark Sevices

Nonpriority Creditor's Name

Attn: Bankruptcy

P.O. Box 82522

Lincoln, NE 68501

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number

0073

\$38,125.96

Opened 8/01/18 Last Active 02/21

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Unsecured Loan

Other. Specify **Lawsuit #2022-08954**

4.9

Discover Financial

Nonpriority Creditor's Name

Attn: Bankruptcy

Po Box 3025

New Albany, OH 43054

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number

3653

\$10,571.00

Opened 07/11 Last Active

2/07/20

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Credit Card

Other. Specify **Lawsuit #2022-05592**

4.1
0

Midland Fund

Nonpriority Creditor's Name

Attn: Bankruptcy
 350 Camino De La Reine, Suite 100
 San Diego, CA 92108

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes

Last 4 digits of account number

1264

\$1,917.00

When was the debt incurred?

Opened 09/20

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Factoring Company Account Citibank N.A.**

4.1
1

Pentagon Federal Credit Union

Nonpriority Creditor's Name

Attn: Bankruptcy
 P.O. Box 1432
 Alexandria, VA 22313

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes

Last 4 digits of account number

3801

\$0.00

When was the debt incurred?

Opened 11/15 Last Active 05/20

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

4.1
2

Security Credit Services

Nonpriority Creditor's Name

Attn: Bankruptcy
 Po Box 1156
 Oxford, MS 38655

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes

Last 4 digits of account number

9903

\$31,518.00

When was the debt incurred?

Opened 01/21

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Collection Attorney Pentagon Federal Credit Union**

<p>4.1 3</p> <p>Synchrony Bank/American Eagle Nonpriority Creditor's Name Attn: Bankruptcy Po Box 965060 Orlando, FL 32896 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input checked="" type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 2733</p> <p>When was the debt incurred? Opened 08/17 Last Active 03/20</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Credit Card</p>	<p>\$1,746.00</p>
<p>4.1 4</p> <p>Synchrony Bank/JCPenney Nonpriority Creditor's Name Attn: Bankruptcy Po Box 965060 Orlando, FL 32896 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input checked="" type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 2397</p> <p>When was the debt incurred? Opened 09/13 Last Active 01/20</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Charge Account</p>	<p>\$1,139.00</p>
<p>4.1 5</p> <p>Synchrony Bank/QVC Nonpriority Creditor's Name Attn: Bankruptcy Po Box 965060 Orlando, FL 32896 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input checked="" type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 6312</p> <p>When was the debt incurred? Opened 11/17 Last Active 01/20</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Charge Account</p>	<p>\$1,306.00</p>

4.1
6

Synchrony Bank/Sams Nonpriority Creditor's Name Attn: Bankruptcy Po Box 965060 Orlando, FL 32596 Number Street City State Zip Code	Last 4 digits of account number 7786	Unknown
Who incurred the debt? Check one.	When was the debt incurred? Opened 11/13/12 Last Active 11/14	
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Charge Account	

4.1
7

Wells Fargo Jewelry Advantage Nonpriority Creditor's Name Attn: Bankruptcy Po Box 10438 Des Moines, IA 50306 Number Street City State Zip Code	Last 4 digits of account number 4993	\$3,906.00
Who incurred the debt? Check one.	When was the debt incurred? Opened 03/17 Last Active 10/21/22	
As of the date you file, the claim is: Check all that apply		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Charge Account	

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address
Client Services, Inc.
3451 Harry Truman Blvd
Saint Charles, MO 63301-4047

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.14 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
ERC
P O Box 23870
Jacksonville, FL 32241-3870

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.15 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Hayt Hayt & Landau LLC
Two Industrial Way West
Eatontown, NJ 07724-0500

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

Debtor 1 **David R. Ratchford**
Debtor 2 **Patricia A. Ratchford**

Case number (if known) **5-22-02204-HWV**

Hayt Hayt & Landau LLC
Two Industrial Way West
Eatontown, NJ 07724-0500

Line 4.4 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Michael J Dougherty Esq
Weltman Weinberg & Reis Co
170 S Independence Mall W
Philadelphia, PA 19106-3334

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Michael J Dougherty Esq
Weltman Weinberg & Reis Co
170 S Independence Mall W
Philadelphia, PA 19106-3334

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.7 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Michael J Dougherty Esq
Weltman Weinberg & Reis Co
170 S Independence Mall W
Philadelphia, PA 19106-3334

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Nationwide Credit Inc
P O Box 15131
Wilmington, DE 19850-1310

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Nationwide Credit Inc
P O Box 15131
Wilmington, DE 19850-1310

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Nationwide Credit Inc
P O Box 15131
Wilmington, DE 19850-1310

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.13 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Ratchford Law Group PC
54 Glenaura Natl Blvd
Ste 104
Moosic, PA 18507-2161

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.11 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Robert W Cusick Esq
Hayt Hayt & Landau LLC
P O Box 500
Eatontown, NJ 07724

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. \$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ <u>0.00</u>

Total
claims
from Part 2

6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ <u>0.00</u> <u>0.00</u>
6e. Total Priority. Add lines 6a through 6d.	6e. \$ <u>0.00</u>
6f. Student loans	6f. \$ <u>0.00</u>
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <u>0.00</u>
6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <u>0.00</u>
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <u>133,737.96</u>
6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$ <u>133,737.96</u>

Fill in this information to identify your case:

Debtor 1	David R. Ratchford		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)	Patricia A. Ratchford		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	5-22-02204-HWV		

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?
 No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease			State what the contract or lease is for
	Name, Number, Street, City, State and ZIP Code			
2.1	Name			
	Number	Street		
	City	State	ZIP Code	
2.2	Name			
	Number	Street		
	City	State	ZIP Code	
2.3	Name			
	Number	Street		
	City	State	ZIP Code	
2.4	Name			
	Number	Street		
	City	State	ZIP Code	
2.5	Name			
	Number	Street		
	City	State	ZIP Code	

Fill in this information to identify your case:

Debtor 1	David R. Ratchford		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Patricia A. Ratchford		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	5-22-02204-HWV		

Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.1

Name _____

Number _____ Street _____ State _____ ZIP Code _____

City _____

3.2

Name _____

Number _____ Street _____ State _____ ZIP Code _____

City _____

Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

Fill in this information to identify your case:

Debtor 1	<u>David R. Ratchford</u>
Debtor 2 (Spouse, if filing)	<u>Patricia A. Ratchford</u>
United States Bankruptcy Court for the:	<u>MIDDLE DISTRICT OF PENNSYLVANIA</u>
Case number (if known)	<u>5-22-02204-HWV</u>

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

12/15

Official Form 106I

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Employed
 Not employed

Occupation

Self-Employed

Employer's name

Courtroom Deputy

Employer's address

United States Federal Courts
One Columbus Circle, NE
Suite 5-560
Washington, DC 20544

How long employed there?

4 years

13 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

- List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
- Estimate and list monthly overtime pay.
- Calculate gross income. Add line 2 + line 3.

	For Debtor 1	For Debtor 2 or non-filing spouse
2.	\$ <u>0.00</u>	\$ <u>6,345.73</u>
3.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4.	<u>\$ 0.00</u>	<u>\$ 6,345.73</u>

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 6,345.73

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions
 5b. Mandatory contributions for retirement plans
 5c. Voluntary contributions for retirement plans
 5d. Required repayments of retirement fund loans
 5e. Insurance
 5f. Domestic support obligations
 5g. Union dues
 5h. Other deductions. Specify: HFlex Spending Account

5a.	\$ 0.00	\$ 1,371.72
5b.	\$ 0.00	\$ 253.82
5c.	\$ 0.00	\$ 50.76
5d.	\$ 0.00	\$ 365.65
5e.	\$ 0.00	\$ 622.72
5f.	\$ 0.00	\$ 0.00
5g.	\$ 0.00	\$ 0.00
5h.+	\$ 0.00	+ \$ 54.17

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6. \$ 0.00 \$ 2,718.84

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$ 0.00 \$ 3,626.89

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm
 Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.
 8b. Interest and dividends
 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive
 Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.
 8d. Unemployment compensation
 8e. Social Security
 8f. Other government assistance that you regularly receive
 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.
 Specify: _____

8a. \$ 595.88 \$ 0.00

8b. \$ 0.00 \$ 0.00

8c. \$ 0.00 \$ 0.00

8d. \$ 0.00 \$ 0.00

8e. \$ 0.00 \$ 0.00

8g. Pension or retirement income
 1/12 Estimated Federal Tax
 8h. Other monthly income. Specify: Refund (2021)

8f. \$ 0.00 \$ 0.00

8g. \$ 0.00 \$ 0.00

8h.+ \$ 404.67 + \$ 0.00

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9. \$ 1,000.55 \$ 0.00

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 1,000.55 + \$ 3,626.89 = \$ 4,627.44

11. State all other regular contributions to the expenses that you list in *Schedule J*.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.

Specify: _____ 11. +\$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the *Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data*, if it applies

12. \$ 4,627.44

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain: _____

Jan - February - March 2022

P+L

Initials	Date
Prepared By	
Approved By	

1 2 3 4 5 6

Sales 1st Q

Profit /
Loss

Gross	1540 -
- Less sales tax collected	1371.71
	1452.83

Expenses

Stock Food	499.52
Supplies	59.52
GAS	40.00
Propane	39.50
Permits	117.00
S/Charge BANK	9.00

773.05

689.29

Sales 2nd Q

April - May - June

Gross -	7053 -
- Less tax collected	1433.20
	7219.80

Expenses

Food - Stock	5382.11
Supplies	266.97
GAS	122.11
Propane	136.77
Permits/Vend. fee	425.00
Truck Maint.	108.96
BANK S/C	77 -

1572.92

700.88

Patricia Ratchford

United States Federal Courts
One Columbus Circle, NE
Suite 5-560
Washington, DC 20544

Net Pay: \$1,629.07
Pay Begin Date: 08/29/2022
Pay End Date: 09/11/2022 PP19
Pay Date: 09/16/2022

Name: Patricia A Ratchford	Business Unit: CTSBU
Employee ID: 161724	Pay Group: 3rd Circuit
Address: 115 Crest Street Harding, PA 18643	Department: B03PAMC - Pennsylvania(M)-Bkcy
	Location: PAM - Wilkes-Barre-Bkcy Clerks
	Job Title: Courtroom Deputy
	Pay Rate: \$75,045.00 Per Annum

Tax Data

Fed Marital Status: Single	PA Marital Status: Not applicable
Fed Allowances: 1	PA Allowances: 0
Fed Addl Percent: 0.000	PA Addl Percent: 0.000
Fed Addl Amount: 0.00	PA Addl Amount: 0.00

Paycheck Summary

	Gross Earnings	Fed Taxable Gross	Total Taxes	Total Deductions	Net Pay
Current	2,886.40	2,507.12	619.17	638.16	1,629.07

Earnings

Description	Hours	Rate	Amount
Reg Pay	80.00	36.08	2,886.40
Total:	80.00		2,886.40

Taxes

Description	Amount
Fed Withholding	309.80
Fed MED/EE	38.03
Fed OASDI/EE	162.60
PA Withholding	80.51
PA WILKSBARRE	26.23
Withholding	
PA WILKES-BARRE LS	2.00
Tax	
Total:	619.17

Before Tax Deductions

Description	Amount
FSA-Health	25.00
Dental-Pre	31.60
Vision-Pre	11.09
FEHB PTax	196.13
TSPFERS EM	115.46
Total:	379.28

After Tax Deductions

Description	Amount
ALLOT1	19.00
TSP Loan 1	168.76
Basic Life	12.48
OPT B ADLF	30.40
Opt C Fam	4.15
OptAStd10	1.00
FERS	23.09
Total:	258.88

Employer Paid Benefits

Description	Amount
FEHB PTax	524.63
Basic Life	6.24
TSPFERS EM	101.02
FERS	531.10
TSP 1%	28.86
Total:	1,191.85

Net Pay Distribution

Payment Type	Paycheck Number	Account Type	Account Number	Amount
Direct Deposit	16046647	Checking	XXXXXXXXX5103	1,629.07

Leave Balances

Description	Beginning Balance	Hours Earned	Hours Taken	End Bal/Hrs Taken YTD
Annual	168.50	6.00	0.00	174.50
Sick	362.00	4.00	2.50	363.50

This Earnings Statement is provided to you for your records. Please review all information carefully and notify your Personnel Office of any discrepancy. Failure to notify may obligate you to repay any salary overpayment that results.

Patricia Ratchford

United States Federal Courts
One Columbus Circle, NE
Suite 5-560
Washington, DC 20544

Net Pay: \$1,629.07
Pay Begin Date: 09/12/2022
Pay End Date: 09/25/2022 PP20
Pay Date: 09/30/2022

Name: Patricia A Ratchford	Business Unit: CTSBU
Employee ID: 161724	Pay Group: 3rd Circuit
Address: 115 Crest Street Harding, PA 18643	Department: B03PAMC - Pennsylvania(M)-Bkcy
	Location: PAM - Wilkes-Barre-Bkcy Clerks
	Job Title: Courtroom Deputy
	Pay Rate: \$75,045.00 Per Annum

Tax Data

Fed Marital Status: Single	PA Marital Status: Not applicable
Fed Allowances: 1	PA Allowances: 0
Fed Addl Percent: 0.000	PA Addl Percent: 0.000
Fed Addl Amount: 0.00	PA Addl Amount: 0.00

Paycheck Summary

	Gross Earnings	Fed Taxable Gross	Total Taxes	Total Deductions	Net Pay
Current	2,886.40	2,507.12	619.17	638.16	1,629.07

Earnings

Description	Hours	Rate	Amount
Reg Pay	80.00	36.08	2,886.40
Total:	80.00		2,886.40

Taxes

Description	Amount
Fed Withholding	309.80
Fed MED/EE	38.03
Fed OASDI/EE	162.60
PA Withholding	80.51
PA WILKESBARRE	26.23
Withholding	
PA WILKES-BARRE LS	2.00
Tax	
Total:	619.17

Before Tax Deductions

Description	Amount
FSA-Health	25.00
Dental-Pre	31.60
Vision-Pre	11.09
FEHB PTax	196.13
TSPFERS EM	115.46
Total:	379.28

After Tax Deductions

Description	Amount
ALLOT1	19.00
TSP Loan 1	168.76
Basic Life	12.48
OPT B ADLF	30.40
Opt C Fam	4.15
OptASStd10	1.00
FERS	23.09
Total:	258.88

Employer Paid Benefits

Description	Amount
FEHB PTax	524.63
Basic Life	6.24
TSPFERS EM	101.02
FERS	531.10
TSP 1%	28.86
Total:	1,191.85

Net Pay Distribution

Payment Type	Paycheck Number	Account Type	Account Number	Amount
Direct Deposit	16080483	Checking	XXXXXXXXX5103	1,629.07

Leave Balances

Description	Beginning Balance	Hours Earned	Hours Taken	End Bal/Hrs Taken YTD
Annual	174.50	6.00	0.00	180.50
Sick	363.50	4.00	3.00	364.50

This Earnings Statement is provided to you for your records. Please review all information carefully and notify your Personnel Office of any discrepancy. Failure to notify may obligate you to repay any salary overpayment that results.

Patricia Ratchford

United States Federal Courts
One Columbus Circle, NE
Suite 5-560
Washington, DC 20544

Net Pay: \$1,654.96
Pay Begin Date: 09/26/2022
Pay End Date: 10/09/2022 PP21
Pay Date: 10/14/2022

Name: Patricia A Ratchford	Business Unit: CTSBU
Employee ID: 161724	Pay Group: 3rd Circuit
Address: 115 Crest Street Harding, PA 18643	Department: B03PAMC - Pennsylvania(M)-Bkcy
	Location: PAM - Wilkes-Barre-Bkcy Clerks
	Job Title: Courtroom Deputy
	Pay Rate: \$76,149.00 Per Annum

Tax Data

Fed Marital Status: Single	PA Marital Status: Not applicable
Fed Allowances: 1	PA Allowances: 0
Fed Addl Percent: 0.000	PA Addl Percent: 0.000
Fed Addl Amount: 0.00	PA Addl Amount: 0.00

Paycheck Summary

	Gross Earnings	Fed Taxable Gross	Total Taxes	Total Deductions	Net Pay
Current	2,928.80	2,547.83	633.09	640.75	1,654.96

Earnings

Description	Hours	Rate	Amount
Reg Pay	80.00	36.61	2,928.80
Total:	80.00		2,928.80

Taxes

Description	Amount
Fed Withholding	318.75
Fed MED/EE	38.64
Fed OASDI/EE	165.23
PA Withholding	81.82
PA WILKSBARRE	26.65
Withholding	
PA WILKES-BARRE LS	2.00
Tax	
Total:	633.09

Before Tax Deductions

Description	Amount
FSA-Health	25.00
Dental-Pre	31.60
Vision-Pre	11.09
FEHB PTax	196.13
TSPFERS EM	117.15
Total:	380.97

After Tax Deductions

Description	Amount
ALLOT1	19.00
TSP Loan 1	168.76
Basic Life	12.64
OPT B ADLF	30.80
Opt C Fam	4.15
OptASStd10	1.00
FERS	23.43
Total:	259.78

Employer Paid Benefits

Description	Amount
FEHB PTax	524.63
Basic Life	6.32
TSPFERS EM	102.50
FERS	538.90
TSP 1%	29.29
Total:	1,201.64

Net Pay Distribution

Payment Type	Paycheck Number	Account Type	Account Number	Amount
Direct Deposit	16110603	Checking	XXXXXXXXX5103	1,654.96

Leave Balances

Description	Beginning Balance	Hours Earned	Hours Taken	End Bal/Hrs Taken YTD
Annual	180.50	6.00	16.00	170.50
Sick	364.50	4.00	0.00	368.50

This Earnings Statement is provided to you for your records. Please review all information carefully and notify your Personnel Office of any discrepancy. Failure to notify may obligate you to repay any salary overpayment that results.

Patricia Ratchford

United States Federal Courts
One Columbus Circle, NE
Suite 5-560
Washington, DC 20544

Net Pay: \$1,654.96
Pay Begin Date: 10/10/2022
Pay End Date: 10/23/2022 PP22
Pay Date: 10/28/2022

Name: Patricia A Ratchford	Business Unit: CTSBU
Employee ID: 161724	Pay Group: 3rd Circuit
Address: 115 Crest Street Harding, PA 18643	Department: B03PAMC - Pennsylvania(M)-Bkcy
	Location: PAM - Wilkes-Barre-Bkcy Clerks
	Job Title: Courtroom Deputy
	Pay Rate: \$76,149.00 Per Annum

Tax Data

Fed Marital Status: Single	PA Marital Status: Not applicable
Fed Allowances: 1	PA Allowances: 0
Fed Addl Percent: 0.000	PA Addl Percent: 0.000
Fed Addl Amount: 0.00	PA Addl Amount: 0.00

Paycheck Summary

	Gross Earnings	Fed Taxable Gross	Total Taxes	Total Deductions	Net Pay
Current	2,928.80	2,547.83	633.09	640.75	1,654.96

Earnings

Description	Hours	Rate	Amount
Reg Pay	80.00	36.61	2,928.80
Total:	80.00		2,928.80

Taxes

Description	Amount
Fed Withholding	318.75
Fed MED/EE	38.64
Fed OASDI/EE	165.23
PA Withholding	81.82
PA WILKSBARRE	26.65
Withholding	
PA WILKES-BARRE LS	2.00
Tax	
Total:	633.09

Before Tax Deductions

Description	Amount
FSA-Health	25.00
Dental-Pre	31.60
Vision-Pre	11.09
FEHB PTax	196.13
TSPFERS EM	117.15
Total:	380.97

After Tax Deductions

Description	Amount
ALLOT1	19.00
TSP Loan 1	168.76
Basic Life	12.64
OPT B ADLF	30.80
Opt C Fam	4.15
OptASld10	1.00
FERS	23.43
Total:	259.78

Employer Paid Benefits

Description	Amount
FEHB PTax	524.63
Basic Life	6.32
TSPFERS EM	102.50
FERS	538.90
TSP 1%	29.29
Total:	1,201.64

Net Pay Distribution

Payment Type	Paycheck Number	Account Type	Account Number	Amount
Direct Deposit	16140698	Checking	XXXXXXXXX5103	1,654.96

Leave Balances

Description	Beginning Balance	Hours Earned	Hours Taken	End Bal/Hrs Taken YTD
Annual	170.50	6.00	9.00	167.50
Sick	368.50	4.00	1.00	371.50

To ensure that your 2022 Form W-2 information is correct, please review your name, address, deductions, state and local taxes on your earnings statement.

Please notify your HR of any discrepancies by Dec 9.

VA new tax rate changes on this paycheck.

This Earnings Statement is provided to you for your records. Please review all information carefully and notify your Personnel Office of any discrepancy. Failure to notify may obligate you to repay any salary overpayment that results.

Patricia Ratchford

United States Federal Courts
One Columbus Circle, NE
Suite 5-560
Washington, DC 20544

Net Pay: \$1,654.95
Pay Begin Date: 10/24/2022
Pay End Date: 11/06/2022 PP23
Pay Date: 11/10/2022

Name: Patricia A Ratchford	Business Unit: CTSBU
Employee ID: 161724	Pay Group: 3rd Circuit
Address: 115 Crest Street Harding, PA 18643	Department: B03PAMC - Pennsylvania(M)-Bkcy
	Location: PAM - Wilkes-Barre-Bkcy Clerks
	Job Title: Courtroom Deputy
	Pay Rate: \$76,149.00 Per Annum

Tax Data

Fed Marital Status: Single	PA Marital Status: Not applicable
Fed Allowances: 1	PA Allowances: 0
Fed Addl Percent: 0.000	PA Addl Percent: 0.000
Fed Addl Amount: 0.00	PA Addl Amount: 0.00

Paycheck Summary

	Gross Earnings	Fed Taxable Gross	Total Taxes	Total Deductions	Net Pay
Current	2,928.80	2,547.83	633.10	640.75	1,654.95
YTD	66,317.60	57,604.20	14,220.43	14,664.30	37,432.87

Earnings

Description	Hours	Rate	Amount	YTD Amt	Description	Amount	YTD Amt
Reg Pay	80.00	36.61	2,928.80	66,317.60	Fed Withholding	318.75	7,112.28
Total:	80.00		2,928.80	66,317.60	Fed MED/EE	38.65	873.73
					Fed OASDI/EE	165.23	3,735.93
					PA Withholding	81.82	1,849.86
					PA	26.65	602.63
					WILKSBARRE		
					Withholding		
					PA WILKES-BARRE LS Tax	2.00	46.00
					Total:	633.10	14,220.43

Before Tax Deductions

Description	Amount	YTD Amt
FSA-Health	25.00	575.00
Dental-Pre	31.60	726.68
Vision-Pre	11.09	254.95
FEHB PTax	196.13	4,504.03
TSPFERS EM	117.15	2,652.74
Total:	380.97	8,713.40

After Tax Deductions

Description	Amount	YTD Amt
ALLOT1	19.00	437.00
TSP Loan 1	168.76	3,881.48
Basic Life	12.64	286.24
OPT B ADLF	30.80	697.20
Opt C Fam	4.15	95.45
OptAStd10	1.00	23.00
FERS	23.43	530.53
Total:	259.78	5,950.90

Employer Paid Benefits

Description	Amount	YTD Amt
FEHB PTax	524.63	12,059.32
Basic Life	6.32	143.12
TSPFERS EM	102.50	2,321.00
FERS	538.90	12,202.46
TSP 1%	29.29	663.14
Total:	1,201.64	27,389.04

Net Pay Distribution

Payment Type	Paycheck Number	Account Type	Account Number	Amount
Direct Deposit	16174323	Checking	XXXXXXXXX5103	1,654.95

Cumulative TSP Employer Contributions

Description	Amount
TSP 1% Agency Contribution	7,390.09
TSP Employer Match - FERS	28,192.96

The cumulative TSP employer contributions reflect contributions made since the HRMIS deployment. Please visit the Thrift Savings Plan website (www.tsp.gov) for your total TSP account summary.

Leave Balances

Description	Beginning Balance	Hours Earned	Hours Taken	End Bal/Hrs Taken YTD
Balances Available on Pay	0.00	0.00	0.00	0.00
Date				

To ensure that your 2022 Form W-2 information is correct, please review your name, address, deductions, state and local taxes on your earnings statement.

Please notify your HR Representative of any discrepancies by Dec 9, 2022.

This Earnings Statement is provided to you for your records. Please review all information carefully and notify your Personnel Office of any discrepancy. Failure to notify may obligate you to repay any salary overpayment that results.

LOCAL BANKRUPTCY FORM 1007-1(c)

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

DAVID R. RATCHFORD : CHAPTER 13
PATRICIA A. RATCHFORD :
: CASE NO. 5 - 22 -bk- 02204-HWV
: :
: Debtor(s) :
:

**CERTIFICATION OF NO PAYMENT ADVICES
pursuant to 11 U.S.C. § 521(a)(1)(B)(iv)**

I, David R. Ratchford, hereby certify that within sixty (60) days before the date of filing the above-captioned bankruptcy petition, I did not receive payment advices (e.g. "pay stubs"), as contemplated by 11 U.S.C. § 521(a)(1)(B)(iv), from any source of employment. I further certify that I received no payment advices during that period because:

- I have been unable to work due to a disability throughout the sixty (60) days immediately preceding the date of the above-captioned petition.
- I have received no regular income other than Social Security payments throughout the sixty (60) days immediately preceding the date of the above-captioned petition.
- My sole source of regular employment income throughout the sixty (60) days immediately preceding the date of the above-captioned petition has been through self-employment from which I do not receive evidence of wages or a salary at fixed intervals.
- I have been unemployed throughout the sixty (60) days immediately preceding the date of the above-captioned petition.
- I did not receive payment advices due to factors other than those listed above. (Please explain)

I certify under penalty of perjury that the information provided in this certification is true and correct to the best of my knowledge and belief.

DATE: 11/14/2022

/s/ David R. Ratchford
Debtor

Joint Debtor

Fill in this information to identify your case:

Debtor 1	David R. Ratchford
Debtor 2 (Spouse, if filing)	Patricia A. Ratchford
United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA	
Case number (If known)	5-22-02204-HWV

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes. Fill out this information for
each dependent.....

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

Do not state the
dependents names.

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know
the value of such assistance and have included it on Schedule I: Your Income
(Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,164.24

If not included in line 4:

4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ 0.00
4b. \$ 0.00
4c. \$ 55.00
4d. \$ 0.00
5. \$ 0.00

Your expenses

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ 410.00
	6b. Water, sewer, garbage collection	6b. \$ 114.83
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 358.00
	6d. Other. Specify: _____	6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 625.00	
8. Childcare and children's education costs	8. \$ 0.00	
9. Clothing, laundry, and dry cleaning	9. \$ 50.00	
10. Personal care products and services	10. \$ 30.00	
11. Medical and dental expenses	11. \$ 30.00	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 330.00	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 130.00	
14. Charitable contributions and religious donations	14. \$ 0.00	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ 34.00	
15b. Health insurance	15b. \$ 0.00	
15c. Vehicle insurance	15c. \$ 151.00	
15d. Other insurance. Specify: _____	15d. \$ 0.00	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00	
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$ 293.76	
17b. Car payments for Vehicle 2	17b. \$ 0.00	
17c. Other. Specify: _____	17c. \$ 0.00	
17d. Other. Specify: _____	17d. \$ 0.00	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00	
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$ 0.00	
20b. Real estate taxes	20b. \$ 0.00	
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00	
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00	
20e. Homeowner's association or condominium dues	20e. \$ 0.00	
21. Other: Specify: Pet Care/Food Cigarettes		
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$ 4,325.83	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ 4,325.83	
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 4,627.44	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 4,325.83	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ 301.61	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:

Debtor 1	David R. Ratchford		
	First Name	Middle Name	Last Name
Debtor 2	Patricia A. Ratchford		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	5-22-02204-HWV		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ David R. Ratchford

David R. Ratchford
Signature of Debtor 1

Date December 5, 2022

X /s/ Patricia A. Ratchford

Patricia A. Ratchford
Signature of Debtor 2

Date December 5, 2022

Fill in this information to identify your case:

Debtor 1	David R. Ratchford		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Patricia A. Ratchford		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	5-22-02204-HWV		

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No
 Yes. Fill in the details.

From January 1 of current year until the date you filed for bankruptcy:	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$25,959.25	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$66,317.60
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	

	Debtor 1 Sources of income Check all that apply.	Gross Income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2021)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$9,921.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$62,160.00
For the calendar year before that: (January 1 to December 31, 2020)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$19,162.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$61,434.81

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No
 Yes. Fill in the details.

Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

No. Go to line 7.
 Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.
 Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
New American Funding	Regular Ongoing monthly mortgage payments in the amount of \$1093.90.	\$0.00	\$117,075.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Vantage Trust Federal Credit Union	Regular Ongoing monthly car loan payments in the amount of \$300.00	\$0.00	\$4,526.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? *Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No
 Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.				

No
 Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No
 Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Discover Bank v. Patricia Ratchford 2022-05595	Civil - Collection	Court of Common Pleas Luzerne C., PA	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

Citizens Bank v. David Ratchford & Patricia Ratchford 2022-CV-08954	Civil - Collection	Court of Common Pleas Luzerne Co., PA	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
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Capital One Bank (USA), N.A. v. David Ratchford 2022-10569	Civil - Collection	Court of Common Pleas Luzerne Co., PA	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
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Capital One Bank (USA), N.A. v. Patricia Ratchford 2022-10572	Civil - Collection	Court of Common Pleas Luzerne Co., PA	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
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Case title Case number	Nature of the case	Court or agency	Status of the case
Capital One Bank (USA), NA v. Patricia Ratchford MJ-11201-CV-0000151-2021	Civil - Collection	MDJ-11-2-01	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Citizens Bank, N.A. v. Patricia Ratchford MJ-11201-CV-0000184-2021	Civil - Collection	MDJ-11-2-01	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No. Go to line 11.
 Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
	Explain what happened		

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No
 Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No
 Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value

Person to Whom You Gave the Gift and Address:

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
--	---	-------------------	------------------------

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No
 Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Pioneer	Credit Counseling Certifictaes	11/14/2022	\$20.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

No
 Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	---	-----------------------------------	-------------------

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No
 Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
---	---	--	------------------------

Person's relationship to you

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No
 Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	---------------------------------	-------------------------------	--	---

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	--	-----------------------	-----------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	-----------------------

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Adult Son (in military)	Debtors' Home	Personal Property	Unknown

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

No
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No
 Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 A member of a limited liability company (LLC) or limited liability partnership (LLP)
 A partner in a partnership
 An officer, director, or managing executive of a corporation
 An owner of at least 5% of the voting or equity securities of a corporation
 No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.
Ratchford Culinary Creations LLC 115 Crest Street Pittston, PA 18643	Food Truck/Catering	Dates business existed EIN: 83-1410473 From-To 2018 - Present

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No
 Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
---	-------------

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ David R. Ratchford

David R. Ratchford
Signature of Debtor 1

/s/ Patricia A. Ratchford

Patricia A. Ratchford
Signature of Debtor 2

Date **December 5, 2022**

Date **December 5, 2022**

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No
 Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	<u>David R. Ratchford</u>
Debtor 2 (Spouse, if filing)	<u>Patricia A. Ratchford</u>
United States Bankruptcy Court for the:	<u>Middle District of Pennsylvania</u>
Case number (if known)	<u>5-22-02204-HWV</u>

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).

2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).

3. The commitment period is 3 years.

4. The commitment period is 5 years.

Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>0.00</u>	\$ <u>6,268.00</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ <u>0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ <u>0.00</u>
5. Net income from operating a business, profession, or farm Debtor 1 Gross receipts (before all deductions) <u>\$ 3,733.54</u> Ordinary and necessary operating expenses <u>-\$ 2,931.92</u> Net monthly income from a business, profession, or farm <u>\$ 801.62</u> Copy here -> <u>\$ 801.62</u> <u>\$ 0.00</u>		
6. Net income from rental and other real property Debtor 1 Gross receipts (before all deductions) <u>\$ 0.00</u> Ordinary and necessary operating expenses <u>-\$ 0.00</u> Net monthly income from rental or other real property <u>\$ 0.00</u> Copy here -> <u>\$ 0.00</u> <u>\$ 0.00</u>		

7. Interest, dividends, and royalties
 8. Unemployment compensation

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ 0.00
 For your spouse \$ 0.00

9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ 0.00 \$ 0.00

10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
+ \$ <u>0.00</u>	\$ <u>0.00</u>

Total amounts from separate pages, if any.

11. **Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ <u>801.62</u>	+ \$ <u>6,268.00</u>	= \$ <u>7,069.62</u>
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Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. **Copy your total average monthly income from line 11.** \$ 7,069.62

13. **Calculate the marital adjustment.** Check one:

You are not married. Fill in 0 below.
 You are married and your spouse is filing with you. Fill in 0 below.
 You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

.....	\$
.....	\$
+ \$	
Total	\$ <u>0.00</u>
Copy here=> - <u>0.00</u>	

14. **Your current monthly income.** Subtract line 13 from line 12.

\$ 7,069.62

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. **Copy line 14 here=>** \$ 7,069.62

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form.

\$ 84,835.44

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live. **PA**

16b. Fill in the number of people in your household. **2**

16c. Fill in the median family income for your state and size of household.

\$ 74,369.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3.* Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).

17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out *Calculation of Your Disposable Income* (Official Form 122C-2).* On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11. **\$ 7,069.62**

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. **-\$ 0.00**

19b. Subtract line 19a from line 18. **\$ 7,069.62**

20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy line 19b.

Multiply by 12 (the number of months in a year).

x 12

\$ 84,835.44

20b. The result is your current monthly income for the year for this part of the form.

\$ 74,369.00

20c. Copy the median family income for your state and size of household from line 16c.

21. How do the lines compare?

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years.* Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ David R. Ratchford

David R. Ratchford
Signature of Debtor 1

Date **December 5, 2022**

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

X /s/ Patricia A. Ratchford

Patricia A. Ratchford
Signature of Debtor 2

Date **December 5, 2022**

MM / DD / YYYY

Debtor 1 **David R. Ratchford**
Debtor 2 **Patricia A. Ratchford**

Case number (if known) **5-22-02204-HWV**

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information to identify your case:

Debtor 1	<u>David R. Ratchford</u>
Debtor 2	<u>Patricia A. Ratchford</u> (Spouse, if filing)
United States Bankruptcy Court for the:	<u>Middle District of Pennsylvania</u>
Case number	<u>5-22-02204-HWV</u> (if known)

Check if this is an amended filing

Official Form 122C-2

Chapter 13 Calculation of Your Disposable Income

04/22

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which additional information applies. On the top any additional pages, write your name and case number (if known).

Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

2

National Standards You must use the IRS National Standards to answer the questions in lines 6-7.

6. Food, clothing, and other items: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.	\$	<u>1,410.00</u>
7. Out-of-pocket health care allowance: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories--people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.		

People who are under 65 years of age7a. Out-of-pocket health care allowance per person \$ 757b. Number of people who are under 65 X 27c. Subtotal. Multiply line 7a by line 7b. \$ 150.00Copy here=> \$ 150.00**People who are 65 years of age or older**7d. Out-of-pocket health care allowance per person \$ 1537e. Number of people who are 65 or older X 07f. Subtotal. Multiply line 7d by line 7e. \$ 0.00Copy here=> \$ 0.007g. Total. Add line 7c and line 7f \$ 150.00\$ 150.00Copy total here=> \$ 150.00**Local Standards** You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

■ Housing and utilities - Insurance and operating expenses**■ Housing and utilities - Mortgage or rent expenses**

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities - Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$ 711.00**9. Housing and utilities - Mortgage or rent expenses:**9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. \$ 959.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

Name of the creditor**Average monthly payment****New American Funding**\$ 1,116.24

9b. Total average monthly payment

\$ 1,116.24

Copy here=>

-\$

1,116.24

Repeat this amount on line 33a.

9c. Net mortgage or rent expense.

Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this number is less than \$0, enter \$0.

\$ 0.00

Copy here=>

\$ 0.0010. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim. \$ 0.00

Explain why: _____

11. Local transportation expenses: Check the number of vehicles for which you claim an ownership or operating expense.

0. Go to line 14.
 1. Go to line 12.
 2 or more. Go to line 12.

12. Vehicle operation expense: Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area. **\$ 830.00**

13. Vehicle ownership or lease expense: Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

Vehicle 1 Describe Vehicle 1: 2017 Hyundai Sante Fe Valued per KBB

13a. Ownership or leasing costs using IRS Local Standard..... **\$ 588.00**

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment		
Vantage Trst	\$ 68.54		
Total Average Monthly Payment	\$ 68.54	Copy here => - \$	68.54 Repeat this amount on line 33b.
13c. Net Vehicle 1 ownership or lease expense	\$ 519.46	Copy net Vehicle 1 expense here =>	\$ 519.46

Subtract line 13b from line 13a. if this number is less than \$0, enter \$0.

Vehicle 2 Describe Vehicle 2: 2007 Nissan Murano Valued per KBB

13d. Ownership or leasing costs using IRS Local Standard..... **\$ 0.00**

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2	Average monthly payment		
-NONE-	\$		
Total average monthly payment	\$ 0.00	Copy here => - \$	0.00 Repeat this amount on line 33c.
13f. Net Vehicle 2 ownership or lease expense	\$ 0.00	Copy net Vehicle 2 expense here =>	\$ 0.00

Subtract line 13e from line 13d. if this number is less than \$0, enter \$0.

14. **Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation. **\$ 0.00**

15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*. **\$ 0.00**

Other Necessary Expenses	In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.
16. Taxes: The total monthly amount that you will actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes. Do not include real estate, sales, or use taxes.	\$ <u>967.05</u>
17. Involuntary deductions: The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs. Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.	\$ <u>50.76</u>
18. Life Insurance: The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term.	\$ <u>137.11</u>
19. Court-ordered payments: The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.	\$ <u>0.00</u>
20. Education: The total monthly amount that you pay for education that is either required: <input checked="" type="checkbox"/> as a condition for your job, or <input checked="" type="checkbox"/> for your physically or mentally challenged dependent child if no public education is available for similar services.	\$ <u>0.00</u>
21. Childcare: The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. Do not include payments for any elementary or secondary school education.	\$ <u>0.00</u>
22. Additional health care expenses, excluding insurance costs: The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7. Payments for health insurance or health savings accounts should be listed only in line 25.	\$ <u>0.00</u>
23. Optional telephone and telephone services: The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122C-1, or any amount you previously deducted.	+\$ <u>20.00</u> <div style="border: 1px solid black; padding: 5px; text-align: right;">\$ <u>4,795.38</u></div>
24. Add all of the expenses allowed under the IRS expense allowances. Add lines 6 through 23.	
Additional Expense Deductions	These are additional deductions allowed by the Means Test. <i>Note: Do not include any expense allowances listed in lines 6-24.</i>
25. Health insurance, disability insurance, and health savings account expenses. The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.	
Health insurance	\$ <u>517.44</u>
Disability insurance	\$ <u>2.16</u>
Health savings account	+\$ <u>54.17</u>
Total	\$ <u>573.77</u>
	Copy total here=> _____ \$ <u>573.77</u>
Do you actually spend this total amount?	
<input type="checkbox"/> No. How much do you actually spend?	\$ _____
<input checked="" type="checkbox"/> Yes	\$ _____
26. Continuing contributions to the care of household or family members. The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b)	\$ <u>0.00</u>
27. Protection against family violence. The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. By law, the court must keep the nature of these expenses confidential.	\$ <u>0.00</u>

28. **Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8.
If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs
You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary. \$ 0.00

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$189.58* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.
You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.
* Subject to adjustment on 4/01/25, and every 3 years after that for cases begun on or after the date of adjustment. \$ 0.00

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.
To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.
You must show that the additional amount claimed is reasonable and necessary. \$ 0.00

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4).
Do not include any amount more than 15% of your gross monthly income. \$ 0.00

32. **Add all of the additional expense deductions.**
Add lines 25 through 31. \$ 573.77

Deductions for Debt Payment

33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

		Mortgages on your home	Average monthly payment
33a.	Copy line 9b here	=> \$ <u>1,116.24</u>	
		Loans on your first two vehicles	
33b.	Copy line 13b here	=> \$ <u>68.54</u>	
33c.	Copy line 13e here	=> \$ <u>0.00</u>	
33d.	List other secured debts:		

Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?
-NONE-		<input type="checkbox"/> No
		<input type="checkbox"/> Yes \$ <u> </u>
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes \$ <u> </u>
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes + \$ <u> </u>
33e Total average monthly payment. Add lines 33a through 33d		\$ <u>1,184.78</u>
		Copy total here=> \$ <u>1,184.78</u>

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?

No. Go to line 35.
 Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
-NONE-		\$ _____	\$ _____ + 60 = \$ _____
		Total \$ 0.00	Copy total here=> \$ 0.00

35. Do you owe any priority claims - such as a priority tax, child support, or alimony - that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.

No. Go to line 36.
 Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims _____ \$ **0.00** + 60 \$ **0.00**

36. Projected monthly Chapter 13 plan payment

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense

\$ _____	Copy total here=> \$ _____
----------	----------------------------

37. Add all of the deductions for debt payment. Add lines 33e through 36.

\$ 1,184.78

Total Deductions from Income

38. Add all of the allowed deductions.

Copy line 24, *All of the expenses allowed under IRS expense allowances* _____ \$ **4,795.38**

Copy line 32, *All of the additional expense deductions* _____ \$ **573.77**

Copy line 37, *All of the deductions for debt payment* _____ +\$ **1,184.78**

Total deductions..... \$ 6,553.93	Copy total here=> \$ 6,553.93
--	--------------------------------------

Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)

39. Copy your total current monthly income from line 14 of Form 122C-1, *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period*. \$ **7,069.62**

40. Fill in any reasonably necessary income you receive for support for dependent children. The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child. \$ **0.00**

41. Fill in all qualified retirement deductions. The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19). \$ **0.00**

42. Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A). Copy line 38 here => \$ **6,553.93**

43. Deduction for special circumstances. If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances**Amount of expense**

Pro-rated 401(k) Loan Repayment \$ **262.05**

\$ _____

\$ _____

Total \$ **262.05** Copy here=> \$ **262.05**

44. Total adjustments. Add lines 40 through 43. => \$ **6,815.98** Copy here=> -\$ **6,815.98**

45. Calculate your monthly disposable income under § 1325(b)(2). Subtract line 44 from line 39.

\$ **253.64**

Part 3: Change in Income or Expenses

46. Change in income or expenses. If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Increase	

Part 4: Sign Below

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

/s/ **David R. Ratchford**

David R. Ratchford
Signature of Debtor 1

Date **December 5, 2022**

MM / DD / YYYY

/s/ **Patricia A. Ratchford**

Patricia A. Ratchford
Signature of Debtor 2

Date **December 5, 2022**

MM / DD / YYYY

United States Bankruptcy Court
Middle District of Pennsylvania

In re David R. Ratchford
Patricia A. Ratchford

Debtor(s)

Case No. 5-22-02204-HWV
Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept _____	\$ <u>1hrly</u> _____
Prior to the filing of this statement I have received _____	\$ <u>0.00</u> _____
Balance Due _____	\$ <u>TBD</u> _____

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. [Other provisions as needed]
See Exhibit "A"

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
See Exhibit "A"

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

December 5, 2022

Date

/s/ Lisa A. Rynard

Lisa A. Rynard

Signature of Attorney

Law Office of Lisa A. Rynard

240 Broad Street

Montoursville, PA 17754

(570) 505-3289 Fax: (570) 980-9414

larynard@larynardlaw.com

Name of law firm

EXHIBIT "A"

Debtor's counsel will keep a record of all time invested in this case by counsel and paralegals. The hourly rate for Debtor's counsel is \$275.00 per hour. The hourly rate for paralegal time is \$120.00 per hour. These hourly rates are subject to revision at the end of each calendar year. Any fees sought are subject to Court approval.